

ING Life Insurance and Annuity Company
Variable Annuity Account C

AFT Choice Plus

**Supplement dated November 3, 2004 to the
Contract Prospectus, Contract Prospectus Summary and
Statement of Additional Information, each dated May 1, 2004,
as supplemented on August 2, 2004 and October 29, 2004**

The information in this Supplement updates and amends certain information contained in the Contract Prospectus, Contract Prospectus Summary and Statement of Additional Information. You should read this Supplement along with the current Contract Prospectus, Contract Prospectus Summary and Statement of Additional Information (SAI).

1. Effective November 8, 2004, the name of ING Alger Aggressive Growth Portfolio will change to ING T. Rowe Price Diversified Mid Cap Growth Portfolio. Accordingly, effective November 8, 2004, all references to ING Alger Aggressive Growth Portfolio in the Contract Prospectus, Contract Prospectus Summary and SAI are replaced with ING T. Rowe Price Diversified Mid Cap Growth Portfolio.
2. The information for the ING Alger Aggressive Growth Portfolio appearing in the Fund Expense Table on page 7 of the Contract Prospectus is deleted and replaced with the following to reflect the change in fund name effective November 8, 2004 and changes in fund fees and expenses effective December 1, 2004.

<u>Fund Name</u>	<u>Management (Advisory) Fees</u>	<u>12b-1 Fee</u>	<u>Other Expenses</u>	<u>Total Annual Fund Operating Expenses</u>	<u>Fees and Expenses Waived or Reimbursed</u>	<u>Net Annual Fund Operating Expenses</u>
ING T. Rowe Price Diversified Mid Cap Growth Portfolio (Service Class) ⁽¹⁹⁾ ⁽²⁰⁾	0.64%	--	0.27%	0.91%	--	0.91%

3. The Footnotes to "Fund Expense Table" beginning on page 8 of the Contract Prospectus are amended by adding the following footnotes:
 - (19) Effective December 1, 2004, Management (Advisory) Fees have been restated to reflect a decrease from 0.85% to 0.64% for ING T. Rowe Price Diversified Mid Cap Portfolio.
 - (20) Other Expenses include a Shareholder Services Fee of 0.25%. Effective December 1, 2004, the administrative fees have been restated to reflect a decrease from 0.20% to 0.02% for ING T. Rowe Price Diversified Mid Cap Growth Portfolio.

4. The information for ING Alger Aggressive Growth Portfolio appearing in Appendix III – Fund Descriptions in the Contract Prospectus is deleted and replaced with the following to reflect changes in fund name, subadviser and principal investment strategies effective November 8, 2004.

Fund Name	Investment Adviser/ Subadviser	Investment Objective(s)/Summary of Principal Investment Strategies
ING Partners, Inc. -- ING T. Rowe Price Diversified Mid Cap Growth Portfolio (formerly ING Alger Aggressive Growth Portfolio) (Service Class)	ING Life Insurance and Annuity Company Subadviser: T. Rowe Price Associates Inc.	Seeks long-term capital appreciation. Will normally invest at least 80% of its total assets in the equity securities of companies having a market capitalization within the range of companies in the Russell MidCap Growth Index or the S&P Mid Cap 400 Index. Focuses on midsize companies whose earnings are expected to grow at a rate faster than the average company.

5. The information for ING Alger Aggressive Growth Portfolio appearing in the Fund Expense Table on page 6 of the Contract Prospectus Summary is deleted and replaced with the following to reflect the change in fund name effective November 8, 2004 and changes in fund fees and expenses effective December 1, 2004.

	Column 1	Column 2	Column 3	Column 4	Column 5
	Maximum Mortality and Expense Risk Charge	Maximum Administrative Expense Charge (Not Currently Charged)	Maximum Total Subaccount Annual Charges	Total Annual Fund Operating Expenses	Total Annual Expenses (Subaccount Plus Fund Expenses)
ING T. Rowe Price Diversified Mid Cap Growth Portfolio (Service Class)	1.00%	0.25%	1.25%	0.91%	2.16%